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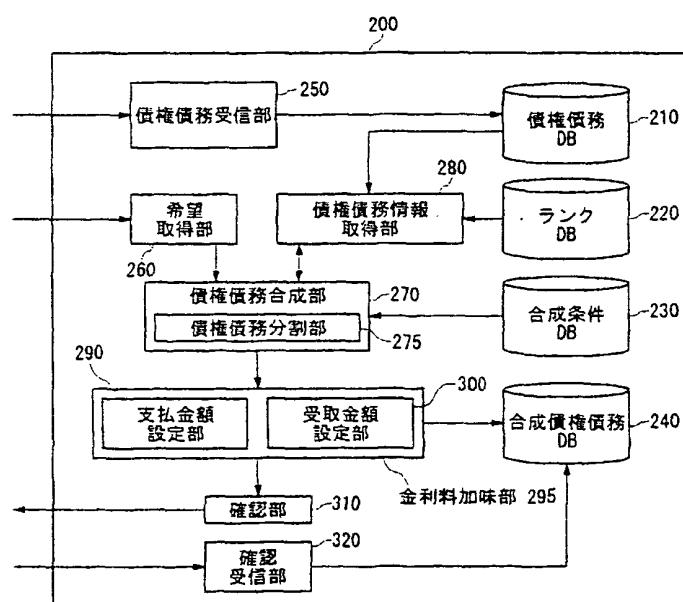
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(81)指定国(国内):AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG, BR, BY, BZ, CA, CH, CN, CO, CR, CU, CZ, DE, DK, DM, DZ, EC, EE, ES, FI, GB, GD, GE, GH, GM, HR, HU, ID, IL, IN, IS, KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT,

[続葉有]

(54)Title: CREDIT/OBLIGATION ESTABLISHMENT SUPPORT SYSTEM

(54)発明の名称:債権債務設定支援システム



(57)Abstract: A system for providing a deal of accounts receivable over a network so as to divide/integrate offered credits and to deal them. Original credit information posted by a seller is recorded in a credit/obligation database (210). A buyer designates a desired price on criteria such as the rating of the collection risk and the term of payment and makes an inquiry. A credit/obligation dividing section (270) and a credit/obligation integrating section (275) refer to the rules recorded in an integration condition database (230) and so restructures the credits as to meet the designation according to the original credit information and the rating recorded in the rating database (220). The cash flow to be generated is automatically calculated according to them.

250...CREDIT/OBLIGATION RECEIVING UNIT
210...CREDIT/OBLIGATION DB
260...DESIRED CONDITION ACQUIRING UNIT
290...CREDIT/OBLIGATION INFORMATION ACQUIRING UNIT
220...RATING DB
270...CREDIT/OBLIGATION INTEGRATING UNIT
275...CREDIT/OBLIGATION DIVIDING SECTION

230...INTEGRATION CONDITION DB
290...PAYMENT AMOUNT SETTING SECTION
300...RECEIVED AMOUNT SETTING SECTION
295...INTEREST RATE ADDING UNIT
240...INTEGRATED CREDIT/OBLIGATION DB
310...CONFIRMATION UNIT
320...CONFIRMATION RECEIVING UNIT

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INTERNATIONAL SEARCH REPORT

International application No.

PCT/JP02/00308

A. CLASSIFICATION OF SUBJECT MATTER
Int.Cl⁷ G06F17/60

According to International Patent Classification (IPC) or to both national classification and IPC

B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)

Int.Cl⁷ G06F17/60

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

Jitsuyo Shinan Koho	1922-1996	Toroku Jitsuyo Shinan Koho	1994-2002
Kokai Jitsuyo Shinan Koho	1971-2002	Jitsuyo Shinan Toroku Koho	1996-2002

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	WO 00/13111 A1 (Ultraprise Corp.), 06 July, 2000 (06.07.00), Page 5, line 10 to page 7, line 2; page 29, lines 11 to 19; page 30, lines 15 to 17; Fig. 4 & AU 24867/00 A1 & US 6233566 B1	1-8,11,12
A	ANONYMOUS. "Internet Services Continue to Blossom.", Community Banker, Vol.9, No.2, 2000.02, pages 42 to 43. Section of "Web-based Consumer Debt Trading"	1-8,11,12

 Further documents are listed in the continuation of Box C. See patent family annex.

"A" document defining the general state of the art which is not considered to be of particular relevance	"T" later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention
"E" earlier document but published on or after the international filing date	"X" document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone
"L" document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)	"Y" document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art
"O" document referring to an oral disclosure, use, exhibition or other means	"&" document member of the same patent family
"P" document published prior to the international filing date but later than the priority date claimed	

Date of the actual completion of the international search 16 April, 2002 (16.04.02)	Date of mailing of the international search report 21 May, 2002 (21.05.02)
Name and mailing address of the ISA/ Japanese Patent Office	Authorized officer
Facsimile No.	Telephone No.

INTERNATIONAL SEARCH REPORT

International application No.

PCT / JP02 / 00308

Box I Observations where certain claims were found unsearchable (Continuation of item 1 of first sheet)

This international search report has not been established in respect of certain claims under Article 17(2)(a) for the following reasons:

1. Claims Nos.: 9, 10

because they relate to subject matter not required to be searched by this Authority, namely:

The subject matter relates to the handling of abstract information concerning a credit and relates to a method of doing business (Rule 67.1(iii)). Therefore the inventions do not involve any substantial technical feature (in the field of information communication technology).

2. Claims Nos.:

because they relate to parts of the international application that do not comply with the prescribed requirements to such an extent that no meaningful international search can be carried out, specifically:

3. Claims Nos.:

because they are dependent claims and are not drafted in accordance with the second and third sentences of Rule 6.4(a).

Box II Observations where unity of invention is lacking (Continuation of item 2 of first sheet)

This International Searching Authority found multiple inventions in this international application, as follows:

1. As all required additional search fees were timely paid by the applicant, this international search report covers all searchable claims.
2. As all searchable claims could be searched without effort justifying an additional fee, this Authority did not invite payment of any additional fee.
3. As only some of the required additional search fees were timely paid by the applicant, this international search report covers only those claims for which fees were paid, specifically claims Nos.:
4. No required additional search fees were timely paid by the applicant. Consequently, this international search report is restricted to the invention first mentioned in the claims; it is covered by claims Nos.:

Remark on Protest

The additional search fees were accompanied by the applicant's protest.

No protest accompanied the payment of additional search fees.

INTERNATIONAL SEARCH REPORT

International application No.

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Continuation of Box No. I-1 of continuation of first sheet(1)

(The inventions of the other claims relate to mere expression of such a method nominally as "a system" or "a program.)